

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Andy S. Lancos Jr.**  
**Carol A. Lancos**  
Debtor(s)

Bankruptcy Case No.: 19-20773-GLT  
Related to Docket No. 46  
Chapter: 13  
Docket No.: 47 - 46  
Concil. Conf.: May 14, 2020 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **April 3, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **April 23, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

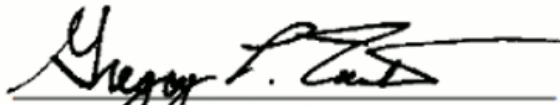
On **May 14, 2020 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: February 18, 2020

cm: All Creditors and Parties In Interest



---

Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Andy S. Lancos, Jr.  
 Carol A. Lancos  
 Debtors

Case No. 19-20773-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 213

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Feb 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2020.  
 db/jdb

+Andy S. Lancos, Jr., Carol A. Lancos, P.O. Box 45, 109 Christy Drive,  
 Monaca, PA 15061-2526  
 15002824 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 15002828 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 15002827 +Chase Card Services, Attn: Correspondence/Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 15002829 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 15002830 +Citibank/Best Buy, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 15002832 Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108  
 15002835 +Duquesne Light, P.O. Box 67, Pittsburgh, PA 15267-0067  
 15031255 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408  
 15002837 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15002838 +Global Payments, Po Box 66118, Chicago, IL 60666-0097  
 15002839 +Hsbc/boscv, Capital One Attn: Bankruptcy Dept., Po Box 30258,  
 Sault Lake City, UT 84130-0258  
 15002842 +KLM Law Group, PC, Suite 5000 - BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 15002843 +Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Blvd., Mail Stop Ms/251,  
 Coral Cables, FL 33146-1873  
 15002844 +Lendmark Financial Services, 1735 North Brown Road, Suite 300,  
 Lawrenceville, GA 30043-8228  
 15002847 +Northwest Consumer Discount, 342 Main Street, Wampum, PA 16157-4311  
 15002848 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 15016173 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15002855 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 19 2020 03:10:59  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 19 2020 03:12:24 Wesbanco Bank Inc,  
 1 Bank Plaza, Wheeling, WV 26003-3565  
 15002825 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 19 2020 03:10:57 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 15002826 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Feb 19 2020 03:11:17  
 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 15013666 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 19 2020 03:10:58  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15002831 +E-mail/Text: bankruptcy@clearviewfcu.org Feb 19 2020 03:12:11 Clearview Cu,  
 Attn: Bankruptcy, 8805 University Blvd, Moon Township, PA 15108-4212  
 15002833 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 03:11:52 ComenityCapital/Boscv,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 15002834 +E-mail/PDF: creditonebknofications@resurgent.com Feb 19 2020 03:10:44 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 15044939 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 19 2020 03:12:37 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15002836 +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 19 2020 03:12:24 Esb Bank F.s.b.,  
 600 Lawrence Ave, Ellwood City, PA 16117-1930  
 15002840 +E-mail/Text: bankruptcy@huntington.com Feb 19 2020 03:12:09 Huntington Natl Bk,  
 Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996  
 15002841 E-mail/Text: cio.bncmail@irs.gov Feb 19 2020 03:11:46 Internal Revenue Service,  
 Federal Payment Levy Program, Stop 5050, Annex 5, PO Box 219236,  
 Kansas City, MO 64121-9236  
 15022285 E-mail/Text: ktramble@lendmarkfinancial.com Feb 19 2020 03:11:37  
 Lendmark Financial Services, LLC, 2118 Usher Street, Covington, Ga. 30014  
 15009611 E-mail/PDF: resurgentbknofications@resurgent.com Feb 19 2020 03:10:45 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15002845 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 19 2020 03:11:02  
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
 Greenville, SC 29603-0497  
 15021373 E-mail/PDF: resurgentbknofications@resurgent.com Feb 19 2020 03:11:01  
 LVNV Funding/Resurgent Capital, PO Box 10587, Greenville, NC 29603-0587  
 15002846 E-mail/Text: camanagement@mtb.com Feb 19 2020 03:11:48 M & T Bank, Attn: Bankruptcy,  
 Po Box 844, Buffalo, NY 14240  
 15049685 E-mail/Text: camanagement@mtb.com Feb 19 2020 03:11:48 M&T Bank, P.O. Box 0840,  
 Buffalo, NY 14240-0840  
 15002850 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 19 2020 03:10:59  
 Portfolio Recovery, P.O. Box 12914, Norfolk, VA 23541

District/off: 0315-2

User: jhel  
Form ID: 213

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Feb 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15049581 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 19 2020 03:25:21  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
15002849 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 19 2020 03:10:43  
Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
15045093 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 03:11:57  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
15002851 E-mail/PDF: cbp@onemainfinancial.com Feb 19 2020 03:10:37 Springleaf Financial S,  
Po Box 196, Monaca, PA 15061  
15003579 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:56 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15002852 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:57 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15002853 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:57 Synchrony Bank/Sams,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
15002854 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:57 Synchrony Bank/Sams Club,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
15002856 +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 19 2020 03:12:24 Wesbanco Bank Inc.,  
1 Bank Plz, Wheeling, WV 26003-3565  
15002857 +E-mail/Text: ebankruptcy@woodforest.com Feb 19 2020 03:12:25 Woodforest National Bank,  
Attn: Bankruptcy, Po Box 7889, The Woodlands, TX 77387-7889

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M & T Bank  
cr M&T Bank as servicer for Lakeview Loan Servicing,  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 20, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2020 at the address(es) listed below:

Andrew R. Thalman on behalf of Creditor Wesbanco Bank Inc andrewthalman@pgka.com  
James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing, LLC  
bkgroup@kmlawgroup.com  
John L. Walker, Jr. on behalf of Debtor Andy S. Lancos, Jr. jwalker@marwlaw.com,  
karen.w@marwlaw.com  
John L. Walker, Jr. on behalf of Joint Debtor Carol A. Lancos jwalker@marwlaw.com,  
karen.w@marwlaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8